

Claims:

1. (Currently Amended) A transaction service provider for administering a plurality of accounts for a client, comprising:

- a) a computer, having a processor, a data storage medium, and a network port;
- b) the storage medium configured to store the clients' personal information, account information, and transactional information;
- c) the processor configured to:
  - 1) create a database of client information including the client's personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client;
  - 2) designate as confidential a predetermined first portion of the database client information;
  - 3) designate as non-confidential a predetermined second portion of the database of client information ~~non-confidential~~;
  - 4) provide the client with access to the predetermined first and second portions of the database of client information via the network port;
  - 5) provide a plurality of vendors with access to the predetermined second portion of the database of client information; ~~and~~
  - 6) deny access for the plurality of vendors to the predetermined first portion of the database of client information;
  - 7) designate a selected vendor from the plurality of vendors; and
  - 8) provide the selected vendor with access to selected information from the predetermined first portion of the database of client information.

2. (Previously Presented) The transaction service provider of claim 1, wherein:
- a) the storage medium is further configured to store information corresponding to the plurality of vendors; and
  - b) the processor is further configured to:
    - 1) create a database of vendor information;
    - 2) receive a transaction request from a client;
    - 3) analyze information in the database of vendor information;
    - 4) analyze information in the database of client information; and
    - 5) provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information.

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3. (Previously Presented) The transaction service provider of claim 2, wherein:
- a) the processor is further configured to:
    - 1) establish communication with a vendor via the network port;
    - 2) disclose information from the predetermined second portion of the database of client information to the vendor;
    - 3) receive information from the vendor; and
    - 4) provide information received from the vendor to the client.

4. (Previously Presented) The transaction service provider of claim 1, wherein:
- a) the processor is further configured to:
    - 1) establish a communications with a service institution via the network port;
    - 2) receive transactional information corresponding to the client from the service institution; and
    - 3) add the transactional information received from the service institution to the database of client information.
5. (Original) The transaction service provider of claim 1, wherein:
- a) the processor is further configured to:
    - 1) establish communication with the client via the network port;
    - 2) receive information from the client; and
    - 3) add the information received from the client to the database of client information.
6. (Original) The transaction service provider of claim 5, wherein the information received from the client includes transaction information.
7. (Original) The transaction service provider of claim 5, wherein the information received from the client includes personal information.
8. (Original) The transaction service provider of claim 5, wherein the information received from the client includes account information.

9. (Original) The transaction service provider of claim 5, wherein the information received from the client includes promotional information.

F1 10. (Original) The transaction service provider of claim 5, wherein the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device.

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F2 43. (Previously Presented) The transaction service provider of claim 1, wherein the processor is further configured to comprise a client data consolidation expert system, the client data consolidation expert system receiving input information comprising client profile information, transaction and records analysis, and privacy specifications.

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F3 44. (New) The transaction service provider of claim 1, wherein the processor is further configured to allow the client to designate a selected vendor from the plurality of vendors.

45. (New) The transaction service provider of claim 1, wherein the processor is further configured to:

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- a) comprise a client data consolidation expert system, the client data consolidation expert system receiving input information comprising client profile information, transaction and records analysis, and privacy specifications, and wherein the client data consolidation expert system is configured to suggest to the client at least one selected vendor from the plurality of vendors to designate for receiving access to selected information from the first portion of the database of client information; and
  - b) allow the client to designate the selected vendor for receiving access to selected information from the first portion of the database of client information.

46. (New) A transaction service provider for administering a plurality of accounts for a client, comprising:

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- a) an electronic commerce server, having a processor, a data storage medium, and a network port;
  - b) the processor configured to:
    - 1) create a transaction service provider archive on the data storage medium, the transaction service provider archive including client information including personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client;
    - 2) allow the client to designate as confidential a first portion of the transaction service provider archive, including client identifying information;
    - 3) allow the client to designate as non-confidential a second portion of the transaction service provider archive;
    - 4) provide the client with access to the first and second portions of the transaction service provider archive via the network port;
    - 5) provide a plurality of vendors with access to the second portion of the database of client information while denying access for the plurality of vendors to the first portion of the transaction service provider archive;
  - c) an internal server, including an internal database, the internal server configured to perform backend processing; and
  - d) a firewall separating the internal server from the electronic commerce server.

47. (New) The transaction service provider of claim 46, wherein the client identifying information comprises the name of the client.

48. (New) The transaction service provider of claim 46, wherein the client identifying information comprises a telephone number associated with client.

49. (New) The transaction service provider of claim 46, wherein the processor is further configured to comprise a client data consolidation expert system, the client data consolidation expert system receiving input information comprising client profile information, transaction and records analysis, and privacy specifications.

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50. (New) The transaction service provider of claim 46, wherein the electronic commerce server and the internal server are physically separate servers.

51. (New) The transaction service provider of claim 46, wherein the electronic commerce server and the internal server are logically separate servers.

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